

Information to identify the case:

Debtor 1	Troy R Sheffield		Social Security number or ITIN xxx-xx-7652	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
			EIN _____	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA				
Case number: 19-23887-JAD				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Troy R Sheffield

3/19/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Troy R Sheffield
Debtor

Case No. 19-23887-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Mar 19, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	+ Troy R Sheffield, 728 MacBeth Drive, Pittsburgh, PA 15235-4614
15168913	+ CITIMORTGAGE, INC., CENLAR FSB SUBSERVICING ON BEHALF OF, CITIMORTGAGE, INC., BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15158473	+ Carla Sheffield, 6 Moga Street, Pittsburgh, PA 15206-2240
15158474	+ Cenlar Central Loan Administration, PO Box 77423, Trenton, NJ 08628-7423
15134466	+ Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15158487	+ George J. Francis, M.D. , LTD, 4727 Friendship Ave. # 300, Pittsburgh, PA 15224-1778
15158490	+ National Rehab Equipment, Inc., 540 Lindbergh Dr., Coraopolis, PA 15108-2750
15158492	+ North Side Christian Health center, 816 Middle Street, Pittsburgh, PA 15212-4915
15134469	+ Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158496	+ Post-gazette Fcu, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158497	+ Quest Diagnostics, PO Box 71313, Philadelphia, PA 19176-1313
15158502	+ Wilkinsburg Penn Joint Water Authority, 2200 Robinson Blvd, PA 15221-1193

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:20:00	Wilmington Savings Fund Society, FSB, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Rd, Anaheim, CA 92806
cr	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:20:00	Wilmington Savings Fund Society, FSB, as Trustee o, 1600 South Douglass Road Ste 110,, PMB 200A, Anaheim, CA 92806
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 20 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15181032	+ Email/Text: acbafcu@onecommail.com	Mar 20 2025 00:21:00	ACBA Federal Credit Union, The Bank Tower,

District/off: 0315-2

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15134457	+ Email/Text: bncnotifications@pheaa.org	Mar 20 2025 00:21:00	Ste. 801, 307 Fourth Ave., Pittsburgh, PA 15222-2113
15158469	EDI: ATTWIREBK.COM	Mar 20 2025 04:14:00	AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15134456	+ Email/Text: acbafcu@onecommail.com	Mar 20 2025 00:21:00	AT&T, PO Box 755, Atwater, CA 95301-0755
15158467	^ MEBN	Mar 20 2025 00:13:31	Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210
15167390	EDI: GMACFS.COM	Mar 20 2025 04:14:00	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15134458	+ EDI: GMACFS.COM	Mar 20 2025 04:14:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15158484	Email/Text: kburkley@berNSTeinlaw.com	Mar 20 2025 00:23:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15385632	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:20:00	Duquesne Light Company, PAYMENT PROCESSING CENTER, PO BOX 10, Pittsburgh, PA 15230-0010
16508561	Email/Text: BKBCNMAIL@carringtonms.com	Mar 20 2025 00:20:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15163896	+ EDI: COMCASTCBLCENT	Mar 20 2025 04:08:00	Wilmington Savings Fund Society, FSB,, as trustee of, Stanwich Mortgage Loan Trust F, 1600 South Douglass Rd., Anaheim, CA 92806
15134463	Email/Text: cfcbckoffice@contfinco.com	Mar 20 2025 00:21:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15158478	Email/Text: cfcbckoffice@contfinco.com	Mar 20 2025 00:21:00	Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808
15158499	Email/Text: cfcbckoffice@contfinco.com	Mar 20 2025 00:21:00	Continental Finance Co, Po Box 8099, Newark, DE 19714
15134459	+ EDI: CAPITALONE.COM	Mar 20 2025 04:14:00	Reflex, PO Box 6812, Carol Stream, IL 60197
15134460	+ EDI: CAPONEAUTO.COM	Mar 20 2025 04:14:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15134461	EDI: CAPONEAUTO.COM	Mar 20 2025 04:14:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15139824	EDI: CAPITALONE.COM	Mar 20 2025 04:14:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15134462	+ EDI: CITICORP	Mar 20 2025 04:14:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15158476	+ EDI: COMCASTCBLCENT	Mar 20 2025 04:08:00	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettysburg, MD 20898-9438
15134464	+ EDI: CCUSA.COM	Mar 20 2025 04:08:00	Comcast, PO Box 719, Toledo, OH 43697-0719
15158480	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 20 2025 00:22:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15134465	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 20 2025 00:25:36	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15168221	+ Email/Text: kburkley@berNSTeinlaw.com	Mar 20 2025 00:23:00	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
			Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

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15158485	+ Email/Text: bankruptcydepartment@tsico.com	Mar 20 2025 00:23:00	EOS CCA, PO Box 329, Norwell, MA 02061-0329
15134467	+ EDI: AMINFOFP.COM	Mar 20 2025 04:14:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15158483	EDI: IRS.COM	Mar 20 2025 04:14:00	Department of the Treasury, 310 Lowell St. Stop 360, Andover, MA 01810
15158488	EDI: JEFFERSONCAP.COM	Mar 20 2025 04:14:00	Jefferson Capital Systems LLC, 16 McLeland Road, Saint Cloud, MN 56303
15157190	Email/PDF: resurgentbknotifications@resurgent.com	Mar 20 2025 00:26:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15166980	+ Email/Text: bkmail@midfirst.com	Mar 20 2025 00:21:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15158489	^ MEBN	Mar 20 2025 00:13:37	Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
15134468	+ Email/PDF: bankruptcy_prod@navient.com	Mar 20 2025 00:25:40	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15179701	Email/PDF: bankruptcy_prod@navient.com	Mar 20 2025 00:26:29	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15158493	^ MEBN	Mar 20 2025 00:13:36	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15164107	EDI: Q3G.COM	Mar 20 2025 04:14:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15158498	+ Email/Text: Supportservices@receivablesperformance.com	Mar 20 2025 00:23:00	Receivables Performance Management, LLC, PO Box 1548, Lynnwood, WA 98046-1548
15158500	Email/Text: amieg@stcol.com	Mar 20 2025 00:21:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716
15134470	+ EDI: VERIZONCOMB.COM	Mar 20 2025 04:08:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIMORTGAGE, INC.
cr		MIDFIRST BANK
cr		Wilmington Savings Fund Society, FSB, as Trustee of
15158495		Post-gazette Fcu
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15158466	*+	AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15158465	*+	Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210
15158468	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15158477	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808
15158470	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15158471	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15158472	*	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15158475	*+	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettysburg, MD 20898-9438
15158479	*+	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15158481	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15158482	*+	Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15158486	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15158491	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640

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15158494 *+ Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818

15158501 *+ Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 4 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Troy R Sheffield areese8897@aol.com areese8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com
Daniel Philip Jones	on behalf of Creditor CITIMORTGAGE INC. djones@sterneisenberg.com, bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust I djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Mario J. Hanyon	on behalf of Creditor CITIMORTGAGE INC. wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor CITIMORTGAGE INC. pawb@fedphe.com

TOTAL: 10